THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF DECLARATIONS

This endorsement modifies insurance provided under the following:

HEALTHCARE PROFESSIONAL LIABILITY INSURANCE POLICY

Named Insured: Aspen Education Group

Effective 12/13/10 , this Endorsement # 1 becomes part of Policy # PFP_1000111_P-2 .

Your policy is amended below, where noted by X

☐ **Named Insured**	The following Named Insured(s) are added to the policy: The following Named Insured(s) are deleted from the policy:
☐ **Mailing Address**	The mailing address is amended as follows:
☐ **Policy Period**	The policy period shown on the declarations page is ameded as follows: Effective Date: Expiration Date:
☐ **Retroactive Date**	The retroactive date stated on the declarations page is amended as follows:
☐ **Limit(s) of Insurance**	The limit(s) of insurance stated on the declarations page is amended as follows: a. Each Medical Incident: $ - b. Aggregate: $ -
☐ **Premium**	The premium stated on the declarations page is amended as follows: Premium: $ -

PLAINTIFF'S EXHIBIT G

☐ **Deductible**		The deductible stated on the declarations page is amended as follows: a. Each Medical Incident: $ - b. Aggregate $ -
☒ **Forms**		The following form(s) are added to the policy: SSM-0090(8/07)END1 General Change Endorsement - Sexual or Physical Abuse Exclusion The following form(s) are deleted from the policy:

☒ There is no Premium due.

☐ The total Additional Premium due is: $ -

☐ The total Premium Returned to you is: $ -

Countersigned By: ______________________ Date: 04/20/11

Insuring Company: NAUTILUS INSURANCE COMPANY

Producer: All Risks, Ltd.
3930 E. Jones Bridge Road
Suite 300
Norcross, GA 30092

NOTHING CONTAINED HEREIN SHALL VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, PROVISIONS, REPRESENTATIONS, CONDITIONS OR AGREEMENTS OF THE POLICY OTHER THAN AS STATED ABOVE.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

GENERAL CHANGE ENDORSEMENT
SEXUAL OR PHYSICAL ABUSE EXCLUSION

This endorsement modifies insurance provided under the following:

HEALTHCARE PROFESSIONAL LIABILITY INSURANCE POLICY

it is agreed that SECTION VI – EXCLUSIONS, E. Sexual or Physical Abuse is hereby deleted in its entirety and replaced with the following:

E. Sexual or Physical Abuse

Any "claim" or "suit" based on, arising out of:

1. physical (i) assault, (ii) abuse, (iii) mistreatment, (iv) maltreatment, or (v) molestation, or habitual or intentional neglect, or licentious immoral, amoral or other similar behavior that was committed or alleged to have been committed by any insured or by any person, for whom the insured is legally responsible; and/or

2. sexual (i) assault, (ii) abuse, (iii) misconduct, (iv) mistreatment, (v)maltreatment, or (vi) molestation, or licentious immoral, amoral or other similar behavior which was threatened, intended to, lead to or culminated in, any sexual act, whether committed intentionally, negligently, inadvertently, or with the belief, erroneous or otherwise, t hat the other party is consenting and has the legal and mental capacity to consent thereto, that was committed, or alleged to have been committed, by any insured or any person for whom the insured is legally responsible.

3. This Exclusion applies equally to claims or suits alleging negligent and/or reckless supervision, hiring, training, retention, oversight, placement, employment, failure to report to the proper authorities and/or policy implementation, connected to the claims or suits described in subsections (1) and (2) of this Exclusion.

NOTHING CONTAINED HEREIN SHALL VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, PROVISIONS, REPRESENTATIONS, CONDITIONS OR AGREEMENTS OF THE POLICY OTHER THAN AS STATED ABOVE.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF DECLARATIONS

This endorsement modifies insurance provided under the following:

HEALTHCARE GENERAL LIABILITY INSURANCE POLICY

Named Insured: Aspen Education Group

Effective 12/13/10 , this Endorsement # 2 becomes part of Policy # GFP_1000090_P-2 .

Your policy is amended below, where noted by [X]

☐ **Named Insured**	The following Named Insured(s) are added to the policy: The following Named Insured(s) are deleted from the policy:
☐ **Mailing Address**	The mailing address is amended as follows:
☐ **Policy Period**	The policy period shown on the declarations page is ameded as follows: Effective Date: Expiration Date:
☐ **Retroactive Date (if applicable)**	The retroactive date stated on the declarations page is amended as follows:
☐ **Limit(s) of Insurance**	The limit(s) of insurance stated on the declarations page is amended as follows:

General Aggregate:	$	-	
Products/Completed Operations:	$	-	
Personal & Advertising Injury:	$	-	(Any one Person or Organization)
Each Occurrence:	$	-	
Damage to Premises Rented To You:	$	-	(Any One Premises)
Medical Expense:	$	-	(Any One Person)

PLAINTIFF'S EXHIBIT H

☐ **Deductible/SIR**	The deductible or SIR stated on the declarations page is amended as follows: Deductible or SIR: $ - Aggregate: $ -	
☐ **Premium**	The premium stated on the declarations page is amended as follows: a) Premium: $ - b) TRIA Premium: $ - c) Total Premium: $ -	
☒ **Forms**	The following form(s) are added to the policy: SSM-0090(8/07)END2 General Change Endorsement - Exclusion of Molestation or Abuse The following form(s) are deleted from the policy:	

☒ There is no Premium due.

☐ The total Additional Premium due is: $ -

☐ The total Premium Returned to you is: $ -

Countersigned By: ____________________ Date: 04/20/11

Insuring Company: NAUTILUS INSURANCE COMPANY

Producer: All Risks, Ltd.
3930 E. Jones Bridge Road
Suite 300
Norcross, GA 30092

NOTHING CONTAINED HEREIN SHALL VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, PROVISIONS, REPRESENTATIONS, CONDITIONS OR AGREEMENTS OF THE POLICY OTHER THAN AS STATED ABOVE.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT
EXCLUSION OF MOLESTATION OR ABUSE

This endorsement modifies insurance provided under the following:

HEALTHCARE GENERAL LIABILITY COVERAGE FORM

The Policy is amended as follows:

SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Section 2. Exclusions is amended to include the following:

bb. Physical and Sexual Abuse

Any "claim" or "suit" based on or arising out of, an actual, alleged or threatened sexual (i) misconduct, (ii) mistreatment, (iii) maltreatment, or (iv) molestation, physical or mental assault, physical or mental abuse, battery, corporal punishment, improper touching, or other licentious behavior, regardless of consent, whether committed or alleged to have been committed by an insured or any other person for whom the insured is legally responsible. This Exclusion applies equally to claims or suits alleging negligent and/or reckless supervision, hiring, training, retention, oversight, placement, employment, failure to report to the proper authorities, and/or policy implementation.

SECTION I – COVERAGES, COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY, Section 2. Exclusions is amended to include the following:

p. Physical and Sexual Abuse

Any "claim" or "suit" based on or arising out of, an actual, alleged or threatened sexual (i) misconduct, (ii) mistreatment, (iii) maltreatment, or (iv) molestation, physical or mental assault, physical or mental abuse, battery, corporal punishment, improper touching, or other licentious behavior, regardless of consent, whether committed or alleged to have been committed by an insured or any person for whom the insured is legally responsible. This Exclusion applies equally to claims or suits alleging negligent and/or reckless supervision, hiring, training, retention, oversight, placement, employment, failure to report to the proper authorities and/or policy implementation.

NOTHING CONTAINED HEREIN SHALL VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, PROVISIONS, REPRESENTATIONS, CONDITIONS OR AGREEMENTS OF THE POLICY OTHER THAN AS STATED ABOVE.

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News Wire

The Columbian (Vancouver, WA)
March 19, 1998 | AP | Copyright

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PRINEVILLE, Ore. (AP) —— Four ex-employees and two parents allege that high-risk students of a private academy were deprived of sleep, subjected to obscenity-laced tirades and forced to work in near-freezing temperatures overnight.

Officials of the Mount Bachelor Academy, which touts its highly structured environment for troubled teen-agers, deny the accusations.

But the ex-employees and parents say students were physically and emotionally mistreated at the school 27 miles east of Prineville, where tuition is $4,300 a month.

"There was definitely abuse going on," parent Sharon Ferguson of San Diego told the ...

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PLAINTIFF'S EXHIBIT
I

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- Article
- Discuss Article
- History

H.R. 5876, The Stop Child Abuse in Residential Programs for Teens Act of 2008 (10 comments ↓ | 8 wiki edits)

- **This item is from the 110th Congress (2007-2008) and is no longer current. Comments, voting, and wiki editing have been disabled, and the cost/savings estimate has been frozen.**

H.R. 5876 would require certain standards and enforcement provisions to prevent child abuse and neglect in residential programs.

- Detailed Summary
- Status of the Legislation
- Points in Favor
- Points Against

Detailed Summary

Stop Child Abuse in Residential Programs for Teens Act of 2008 - (Sec. 3) Directs the Assistant Secretary for Children and Families of the Department of Health and Human Services to require each location of a covered program to meet specified minimum standards if individually or together with other locations it has an effect on interstate commerce.

Defines "covered program" as one not operated by a governmental entity that for children unrelated to the program owner or operator: (1) provides a residential environment; and (2) operates with a focus on serving children with emotional, behavioral, or mental health problems or disorders, or problems with alcohol or substance abuse.

Directs the Assistant Secretary to require each location of a covered program that, individually or together with other locations, has an effect on interstate commerce, to meet certain minimum health and safety standards.

Directs the Assistant Secretary also to: (1) establish a process for conducting unannounced site inspections of each covered program location to determine compliance with such standards; (2) implement an ongoing review process for investigating and evaluating reports of child abuse and neglect; (3) establish civil penalties for violations of standards; (4) establish public websites with information about each covered program, as well as a national toll-free telephone hotline to receive complaints; and (5) establish a process to ensure that complaints received by the hotline are promptly reviewed by persons with appropriate expertise.

PLAINTIFF'S EXHIBIT
J

(Sec. 4) Requires the Assistant Secretary to refer any violation of such standards to the Attorney General for appropriate action. Authorizes the Attorney General to file such a complaint on his or her own initiative regardless of whether such a referral has been made.

(Sec. 5) Authorizes a private right of action in a U.S. district court for harm caused by a violation of minimum standards.

(Sec. 7) Authorizes appropriations for FY2009-FY2013.

(Sec. 8) Amends the Child Abuse Prevention and Treatment Act to establish additional eligibility requirements for grants to states to prevent child abuse and neglect at residential programs. Requires such states to develop policies and procedures to prevent child abuse and neglect at covered programs consistent with the standards specified by this Act. Authorizes appropriations for FY2009-FY2013.

Status of the Legislation

Latest Major Action: 6/24/2008: House floor actions. Status: Mrs. Bachmann moved to recommit with instructions to Education and Labor.

Points in Favor

(Log in to edit the wiki and be the first to show why the bill should pass!)

Points Against

(Log in to edit the wiki and be the first to show why the bill should not pass!)

(hide text ↑)

Visitor Comments

Jenna

May 9, 2008, 10:37pm (report abuse)

This bill is the dumbest thing ive ever heard of. im 17 and have been in 2 programs 1 from 13-14 and another from 15-16 and they have helped me out tremendously! and they will help out other children in crises too!

Alex

May 15, 2008, 9:37pm (report abuse)

While I obviously support the idea of stopping abusive treatment programs, the bill, as written, would create unnecessary bureaucracy and burdensome rules that would very adversely affect the hundreds of treatment facilities that are in compliance with state's laws and that are providing literally life-saving services for thousands of families every year.

CAFETY.org

May 29, 2008, 2:13am (report abuse)

Unless you're one of those who have been abused. The burden of these rules are a small price to pay for youth protection.

Joyce Myers

June 7, 2008, 6:43pm (report abuse)

I have a daughter in Mount Bachelor Academy in Oregon. I heard from her when she was able to sneak an unmonitored phone call out. She is kept up for days at a time for deprogramming sessions. She looks horrible. I made a suprise visit there and saw for myself zombie-like teens who were in terror of the staffers. She told me they were doped up by the staff. I was told to leave the property although I had traveled for 2 days to check on her. They use cultlike tactics here. These schools need to be shut down as I believe they are operating under false premises. I cannot sleep at night as I remember the sad, fearful looks of the kids as I drove away.I came away with sense that this is nothing more than a prison camp for kids. Even parents cannot talk freely to their kids. Her father put her here. I do not believe there will be a breakthrough in these places without media exposure. And this is America 2008.

California

June 20, 2008, 6:04pm (report abuse)

This bill is a good thing. I was unfortunately one of the many that was abused. It's taken years, and years for my experiences, and nightmares to fade. I say fade, because they will never fully leave my mind. Whenever I tell people the things I went through while in my programs, they are horrified. If you haven't personally been through it, or are close to someone who has, it's hard to really get why this bill is so important. And I want you to know I understand. I have never had chemotherapy treatment, so I can't imagine what that is like either. Hey, if you're one of the good programs out there (and there are good ones, but unfortunately really bad ones too!), then you've got nothing to worry about!

Joe

June 22, 2008, 2:35pm (report abuse)

In your opinions, what needs to happen to help. Stopping abuse seems like a "no-brainer". For anyone not to want to, something seems very wrong! How does someone help?

How to Help

August 26, 2008, 2:48pm (report abuse)

The ONLY way to stop the institutional abuse of our family members is to close these government institutions. We have to get back to the realizations that government officials are no more than we citizens...They are supposed to be our servants but they've become our masters; they've only done so because we've demanded it! We have charged them with, and given them the power to punish our neighbors because we know we have no rights to do so.

But we forget, or have never been taught that we cannot assign rights that we don't

possess. We, individually don't have a right to hold anyone captive and to subject them to torture to atone for a tort we believe they have committed against us, therefore we cannot by law pass on any unowned right to a government!

Unfortunately we cannot hope that these government entities will simply give back the powers we've granted to them, so the only solution is the one realized by citizens in 1775.

No fan of these schools

December 7, 2008, 7:23am (report abuse)

Like Joyce my daughter was put in the Academy at Sisters by her father. I fought in the courts to get her out but these places will lie and turn the kids against the parent trying to protect them. They are cults. The staff is untrained, frequently are "survivors" of these programs who can't make it in the real world and they makes decisions about these kids that can impact their futures. The accreditation organization (NATSAP) is a joke-a paper tiger. They have standards these places agree to follow such as having a grievance procedure for the students and allowing a "diversity" of opinion but there are no consequences for non-compliance. It's amazing that more training and licensing is required for someone to cut my hair or do a manicure than is required for someone working with troubled youth.

Robert

December 8, 2008, 1:53pm (report abuse)

Most of these institutions are lying at the core. Even some of you who have been helped dont know that the school lies for there own financial bennifit too. they lie about text deductions, and conflict of interest. Just because you are in the care of a treatment facility does not make it jail. You need to have the same rights as you would at home with your parents. I have been to the harshest of them all for 28 months and while it appeared it gave me short term help it only lead to worse demise and having to help myself all over again. These treatment facilities are extremely abusive and neglectful, and if you think different look at real success rates or if worse you'll find out on your own someday.

Robert

December 8, 2008, 1:55pm (report abuse)

Joyce Myers! Your statement could not be more correct, you hit the nail on the head!

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Oregon DHS shuts down Mt. Bachelor Academy (OR)

TUESDAY, NOVEMBER 03 2009 ADMINISTRATOR

Investigations conducted by the Oregon Department of Human Services at Mt. Bachelor Academy (MBA), a therapeutic boarding school located near Prineville, have resulted in nine substantiated findings of child abuse and neglect against the school's leadership and therapeutic program.

Download DHS reports (11/02/2009):

MBA Emergency Suspension

MBA Background Info

MBA Complaint & Order to Correct

As a result of the abuse investigation and violations of Oregon's licensing standards, the state has ordered Mt. Bachelor Academy to temporarily cease all therapeutic, educational and residential services to children until further notice.

The abuse and neglect findings centered on the program as a whole, as well as the school's Executive Director, and involved five children who attended Mt. Bachelor Academy during 2007-2009. The results of the investigation are being provided to local law enforcement officials.

The investigation was conducted by the Office of Investigation and Training (OIT) at DHS. Investigators with OIT reported that all students at MBA were required to participate in "emotional growth" workshops, called Lifesteps, which included activities that were coercive, intimidating and humiliating – including sexualized role play and reenactment of past traumatic events, such as prior physical or sexual abuse.

While the initial reports described concerns about Lifesteps, the investigation ultimately revealed serious safety concerns about MBA's curriculum and program as a whole. The experience of the five students was consistent with that of other children enrolled at the school. The report concluded that the experiences of "these five youth are exemplars of the program's treatment of its students as a whole."

As a result of the OIT investigation, DHS Children, Adults and Families Residential Treatment Services and Licensing found violations of state licensing standards for therapeutic boarding schools, and state officials will require MBA to cease providing therapeutic, educational and residential services to children.

The licensing program determined in its investigation that there are conditions present that immediately endanger the health and safety of the children enrolled at MBA. The program found that MBA's methods of educational instruction, emotional and behavioral intervention and daily interaction with students create an immediate threat which places all children at risk of harm.

Further, the investigation revealed that MBA has subjected children to Lifestep workshops as a therapy technique that is harmful and damaging to their health or welfare. In addition, that MBA has not provided the therapeutic treatment necessary for children to overcome or improve with substance abuse issues, mental health issues, eating disorders and other issues, nor provided qualified staff to treat such conditions.

The substantiated incidents of abuse or neglect are shown below:

- Mt. Bachelor Academy Executive Director neglected the care of four children by failing to ensure individualized and therapeutic treatment plans were developed to address past abuse and significant emotional and behavioral issues.
- The Mount Bachelor Academy program abused a child in 2007 by requiring the child to engage in sexualized role play in front of staff and peers.
- The Mount Bachelor program abused a second child in 2009 by requiring the child to make obscene and self-degrading comments out loud, in front of staff and peers. In addition, the Mount Bachelor program neglected the same child during 2008-2009 by failing to provide adequate medical care and supervision.
- The Mount Bachelor Academy program neglected a third child in 2009, by failing to provide adequate supervision during an international trip.
- The Mount Bachelor Academy program abused a fourth child in 2008 by requiring the child to engage in degrading activities such as acting out sexualized role play and physical abuse, and by being subjected to obscene and degrading comments by staff in front of other staff and peers.
- The Mount Bachelor Academy program abused a fifth child during 2009 by requiring and/or permitting staff to use derogatory names, phrases, ridicule and harassment.
- The Mount Bachelor Academy program neglected five children between 2007 and 2009 by failing to provide individualized treatment to meet their diagnosed mental health needs.
- The Mount Bachelor Academy program abused five children between 2007 and 2009 by requiring them to engage in activities that were coercive, intimidating, harassing, and/or humiliating.

The substantiated incidents meet Oregon's legal definition of child abuse because they were inconsistent with recommended and appropriate treatment or care, used derogatory names/phrases, profanity, ridicule, harassment, coercion, and/or intimidation that was likely to endanger the child's health or welfare. In addition, the activities subjected children to a substantial risk of harm to their health or welfare, and the adults failed to supervise or intervene when the child needed assistance or care, in an activity that was likely to endanger their health or welfare.

PLAINTIFF'S EXHIBIT K

An expert in the field of child and adolescent psychiatry consulted by DHS as part of the investigation concluded: "In general, coercive, degrading and humiliating treatment is harmful to young people, especially those with psychological vulnerabilities. Young people (male and female) who have been victims of abuse often hold themselves responsible for the abuse, and develop sexualized behavior for reasons they often don't understand. To confront them and humiliate them about these behaviors in an effort to force them to see themselves more clearly and consequently change their behavior can be very destructive. It has the risk of reinforcing self-blame and self-loathing attitudes already present in traumatized individuals. It is essentially retraumatizing."

Today's report also includes a substantiated allegation of child abuse against the Executive Director of MBA as "the individual responsible for delivery of therapeutic care to MBA students." In that role, the Executive Director "administers through staff an 'emotional growth' curriculum in which all students must participate regardless of their emotional, behavioral or mental health needs, and regardless of their own trauma histories. This curriculum is delivered by staff who are not trained to treat the broad range of issues the children bring, and who routinely degrade and humiliate them." The report concludes that the Executive Director, "knew or should have known what happens to students in [the] program."

Mt. Bachelor Academy is a licensed Therapeutic Boarding School, located in a rural area, 26 miles east of Prineville, Oregon, licensed originally in 1988. The school admits both male and female students who are from age 14 to 17.5 at the time of admission, although some children are admitted pursuant to an exception as young as age 13. The total capacity is 125 students and the average length of stay is 14-16 months. Tuition is $6,400 a month with an additional up front, one time $2,200 enrollment fee. Other service fees are not included. In 2006, Mt. Bachelor was reorganized and became a program of Aspen Education Group. Aspen was recently acquired by CRC Health Group, Inc. In March of 2009, MBA had approximately 77 staff and 68 boarding students.

Last March, the state received reports of child abuse against Mt. Bachelor Academy, initially concerning the Lifesteps program at MBA. OIT is a division of DHS that investigates allegations of abuse by paid staff in various therapeutic or treatment settings, and OIT handled the investigation of the reports of abuse at MBA. There were two investigators primarily assigned to go to Prineville and interview people on campus. In addition, the office used three other investigators to conduct witness interviews of people in- and out-of-state. The investigators conducted interviews involving 65 witnesses, including MBA students and staff, along with licensed therapists familiar with individual students. Investigators consulted with a medical expert certified in Child and Adolescent Psychiatry, and they reviewed documents and photographed materials used as part of the MBA therapy program.

At the same time, the DHS Licensing program investigated standards for health and safety and looked at the school's compliance with Oregon Administrative Rules related to their license as a therapeutic boarding school. Licensing notified MBA that they were prohibited from conducting their own investigation into the allegations of abuse reported to have occurred; prohibited from destroying or otherwise concealing school or student records; prohibited from disciplining or threatening discipline to students interviewed during the investigation; prohibited from conducting Lifesteps activities until further notice. Parents of students were notified of the investigation.

A "Therapeutic boarding school" is a program that is primarily a school and not a residential care agency (as defined in OAR 413-215-0506). Therapeutic boarding schools are licensed to provide both educational services and care to children for 24 hours a day and hold themselves out as serving children with emotional or behavioral problems by providing therapeutic services or assuring that children receive therapeutic services.

Read more:

School Using Lap Dances to Treat ADD Closed, Your Tax $ Involved, But Will It Re-Open? - Mother Jones

State Finds Child Abuse And Neglect At School - Associated Press

State suspends license from central Oregon school for troubled teens- The Oregonian

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Oregon DHS shuts Mt. Bachelor Academy at KTVZ.COM news sources

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- Media Release - SHERIFF 090529 - SERGEY BLASHCHISHEN - Sheriff recommends death be identified a homicide at Sagewalk (OR, Sagewalk)
- Standing up For Your Rights in Residential Programs
- The Runaways (Pinehaven Christian Children's Ranch, MT)
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- Aspen shuts down five programs!
- Increasingly, Internet Activism Helps Shutter Abusive 'Troubled Teen' Boot Camps - CAFETY quoted!
- Abuse Investigation & Protective Services Report - Death of SB - (OR , SageWalk)
- Oregon "Tough Love" School Sued For Child Abuse: Nine Students File $14 Million Suit - July 6, 2011
- Lawsuit against Aspen's Mount Bachelor Academy - 17 Plaintiffs, $25 Mil in Damages

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